REMARKS

The Office Action of October 20, 2008, has been carefully considered. Reconsideration of this application, as amended, is respectfully requested.

Summary of Application Status

Applicants acknowledge the withdrawal of the prior rejection in view of the new grounds for rejection set forth in the Office Action of October 20, 2008. Applicants further note that the prior objections to the drawings and specification are no longer set forth as objections, and are presumably addressed by Applicants response dated June 9, 2008.

Information Disclosure Statement

In an effort to assure the Examiner's consideration of various documents pertaining to the prosecution of a related application (parent U.S. Application No. 09/971,516, filed October 5, 2001), Applicants provided the Examiner a copy of documents contained in the file history of the related application. Applicants understood, pursuant to MPEP §609, that by identifying the related application an Examiner well versed in reviewing materials of a related application would identify those that are relevant to the instant application. Nonetheless, in order that the file history of the related application is properly considered (MPEP §609) Applicants submit for the Examiner's consideration, reference to the following pages of the 547-page NPL document referred to, pp. 2, 5-21, 26-35, 42-63, 68-107, 109, 111, 113-127, 129-132, 135-142, 144-151, 153-159, 162-200, 202-203, 206-219, 221-227, 231-244, 246-257, 259-263, 272-317, 321-323, 411-536, and 542. Applicants respectfully request that the Examiner acknowledge consideration of at least the cited pages of the NPL document (File history for parent U.S. Application No. 09/971,516, filed October 5, 2001) in a subsequent communication.

Summary of Rejection(s)

Turning now to the Office Action, claims 1-20 were newly rejected under 35 U.S.C. §103(a) as being unpatentable over Raveis, JR US Patent Application Publication US2001/0005829A1 ("Raveis"), in view of Guardian

Mortgage Documents, ("GMD"), and in view of Bisbee et al., ("Bisbee") US Patent No 7,162,635.

Traversal of Rejections

With respect to the new rejection of claims 1-20 as being unpatentable over Raveis in view of GMD, and in view of Bisbee, Applicants respectfully traverse the rejection as failing to set forth *prima facie obviousness*. The rejection is incomplete and fails to consider all of the elements recited in independent claims 1, 7 and 17, or fails to properly characterize the limitations recited therein.

More specifically, Raveis, GMD and Bisbee, alone and in combination, fail to disclose the limitation of "said database further including at least a first table having embedded rules wherein the embedded rules define a work-flow for the property transaction and at least a second table defining at least one attribute of a display of information associated with said property transaction" as recited in claim 1, for example. Although Raveis does disclose the use of a database, there is no teaching of the recited limitations. In the event the rejection is maintained, Applicants request the Examiner identify, with specificity, where the recited limitations are taught, or just how such limitations or the teachings of the references are being interpreted to arrive at a conclusion of obviousness.

In the current rejection, the Examiner asserts that several limitations are now taught by GMD. While the Examiner has referred to the "Software Features," "Document Compliance" and "Products and Services Process Flowchart" sections of the GMD document (presumably pp. 1-3 thereof), Applicants are unable to determine where the limitation of "a database having embedded rules wherein the embedded rules define a work-flow for the property transaction" are taught in the cited sections. Applicants respectfully remind the Examiner that the limitation is relative to the database, and embedded rules within a table in the database. No such feature or characteristic is believed to be described in GMD. Similarly, Applicants respectfully maintain that the further limitation of "a second table defining at an

attribute of a display of information associated with said property transaction," as set forth in claim 1 is also not found in the GMD document. Nor are Raveis or GMD alleged to teach a web-based user interface dynamically controlled as a function of the at least one attribute defined in the second table. Moreover, the Examiner fails to establish that the Guardian documents were published or otherwise available prior to filing of the instant application. In the event the rejection is maintained, Applicants respectfully request that the Examiner specifically identify the teachings relied upon in GMD.

Bisbee is newly added to the combination as allegedly teaching a web-based user interface dynamically controlled as a function of the at least one attribute defined in the second table. The reference to col. 10 of Bisbee appears directed to authentication. Applicants are unsure of its relevance to the recited limitation. As for the Examiner's reference to "Figures 6 and 7, column 20-64" Applicants note that while the figures are found, and a description of Fig. 6 starts at col. 30, line 20, the reference beyond column 42 is improper. As for the teaching beginning at col. 30 relative to Fig. 6, Applicants respectfully urge that while teaching a method of establishing business rules there does not appear to be a teaching of a web-based user interface dynamically controlled as a function of the at least one attribute defined in the second table of a database, as recited in claim 1. Accordingly, the addition of Bisbee does not teach the limitations noted above as missing, and further fails to establish a teaching of the limitation for which Bisbee is apparently cited.

As for the basis for the alleged combination of Raveis, GMD and Bisbee, Applicants respectfully submit that the Examiner has not established how such a combination would "help ensure that a party originating an information object is electronically identifiable" as has been alleged at p. 6 of the Office Action. In view of the failure to establish a teaching of all of the limitations of claim 1, or plausible basis for the arguable combination, *prima facie* obviousness has not been established to which Applicants can or should respond. In view of the failure to establish *prima facie* obviousness, Applicants

respectfully request that the rejection be withdrawn with respect to independent claims 1, 7 and 17 and claims dependent therefrom.

For purposes of brevity, Applicants urge that the dependent claims 2-6, 8-16 and 18-20 are similarly patentable for the reasons set forth herein relative to the independent claims from which they depend. Applicants reserve, once again, the right to separately address the dependent claims in more detail in a subsequent response or on appeal should the current rejection be maintained.

Applicants again respectfully request that the Examiner consider a telephonic interview in the event that the claims are not deemed to be in condition for allowance.

In view of the foregoing remarks and amendments, reconsideration of this application and allowance thereof are earnestly solicited. In the event that additional fees are required, (including the three-month (3-month) extension of time requested above), as a result of this response, including fees for extensions of time, such fees should be charged to USPTO Deposit Account No. 50-2737 for Basch & Nickerson LLP.

In the event the Examiner considers personal contact advantageous to the timely disposition of this case, the Examiner is hereby authorized to call Applicant's attorney, Duane C. Basch, at Telephone Number (585) 899-3970, Penfield, New York.

Respectfully submitted,

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